ABSTRACT OF THE DISCLOSURE

A business loan applicant may enter a secured site, input information into a simplified loan application and receive an automated, non-binding term sheet based on a parameter driven credit matrix and applicable loan product. An underwriter's web site may provide an applicant with web pages for a multi-screen loan application. After the application is submitted, the underwriter may use a credit matrix application to automate credit decisions, which eliminates or minimizes human interaction. After the credit matrix determines a credit score, it may be sent to a loan product identifier to determine the loan product an applicant may be eligible to receive. Once the loan product is identified, a term sheet generator may send the results to the applicant using the underwriter's web pages.